Certificate Number: 01267-PAM-DE-022175936

Bankruptcy Case Number: 13-04036



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 3, 2013, at 4:17 o'clock PM CST, Sandra L McCoy completed a course on personal financial management given by internet by Money Management International, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date:	November 3, 2013	By:	/s/Tiffany Pena
		Name:	Tiffany Pena
		Title:	Counselor

Certificate Number: 01267-PAM-DE-022175935

Bankruptcy Case Number: 13-04036



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 3, 2013, at 4:17 o'clock PM CST, Mark E McCoy completed a course on personal financial management given by internet by Money Management International, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 3, 2013 By: /s/Tiffany Pena

Name: Tiffany Pena

Title: Counselor